

In re:  
Alexis S. Lokey  
Debtor

Case No. 21-11592-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Dec 13, 2021

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2021:**

Recip ID	Recipient Name and Address
db	+ Alexis S. Lokey, 8523 Temple Road, Philadelphia, PA 19150-1908

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 13 2021 23:34:26	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2021 at the address(es) listed below:

**Name** **Email Address**

ANN E. SWARTZ

on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com ecfmail@ecf.courtdrive.com

JASON BRETT SCHWARTZ

on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com

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MICHAEL D. SAYLES

on behalf of Debtor Alexis S. Lokey midusal@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

REBECCA ANN SOLARZ

on behalf of Creditor PHFA bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

SCOTT F. WATERMAN (Chapter 13)

on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: ) CHAPTER 13  
ALEXIS S. LOKEY, )  
Debtor )  
CASE NO. 21-11592-AMC  
~~~~~  
CAPITAL ONE AUTO FINANCE, )  
A DIVISION OF CAPITAL ONE, N.A. )  
Movant )  
HEARING DATE:  
Wednesday, January 5, 2022  
11:00 a.m.  
vs. )  
ALEXIS S. LOKEY, )  
Respondent )  
LOCATION:  
U.S. Bankruptcy Court  
Eastern District of Pennsylvania  
Courtroom # 4  
900 Market Street  
Philadelphia, PA 19107  
and  
SCOTT F. WATERMAN )  
Trustee )

**STIPULATION**

WHEREAS the Debtor owns a 2018 NISSAN Altima Sedan 4D S I4, V.I.N. 1N4AL3AP7JC471108 ("vehicle"); and

WHEREAS COAF filed a Motion for Relief from the Automatic Stay ("Motion") with respect to missed post-petition payments; and

WHEREAS the Debtor has filed a Response to the Motion; and

WHEREAS the Debtor and COAF seek to resolve the Motion; it is hereby stipulated and agreed that:

1. The post-petition delinquency is \$3,672.84 in post-petition arrears, plus \$212.00

in attorney's fees and costs as of November 30, 2021.

2. The Debtor shall file an amended Chapter 13 plan providing payment of the post-petition arrears, totaling \$3,985.84 within 10 days of the entry of this Stipulation.
3. Thereafter, the Debtor shall remain current with regular monthly payments paid directly to the Movant starting with the regular monthly payment of \$612.14 due on December 15, 2021, and all such future payments due on the 15th of each month thereafter.
4. If Debtor shall fail to have a plan conforming to this Stipulation or the Debtor fails to make to the ongoing regular monthly payments and Debtor fails to cure said default within fifteen (15) days after notice by COAF (or its counsel) of said default, counsel for COAF may file a Certification of Default with the Court setting forth Debtor's default and COAF shall be granted relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. §§ 362), and COAF is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law without regard to any future conversion of this matter to a different form of bankruptcy. The Debtor shall be allowed to default and cure such default under this Stipulation one (1) time. Should the Debtor default a second (2nd) time, notice of the default will be served, but the Debtor will not be granted an opportunity to cure the default and COAF may file a Certification of Default.
5. In the event Debtor converts to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtor shall pay all pre-petition arrears and post-petition arrears due and owing within fifteen (15) days from the date the case is

converted from Chapter 13 to any other Chapter. If Debtor fails to make payment in accordance with this paragraph, then COAF, through counsel, may file a Certification of Default setting forth said failure and COAF shall be granted relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362) and COAF is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law.

6. The failure by COAF, at any time, to issue a Notice of Default or file a Certification of Default upon default by the Debtor shall not be construed, nor shall such failure act, as a waiver of any of COAF's rights hereunder.
7. This Stipulation is a supplement and in addition to the Contract between the parties and not in lieu thereof.
8. Facsimile signatures shall be accorded the same force and effect as an original signature, and may be submitted to the Court.

BY THE COURT:



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Ashely M. Chan  
U.S. BANKRUPTCY JUDGE

|                        |                   |
|------------------------|-------------------|
| Post-Petition Arrears: | \$ 3,672.84       |
| Counsel Fees:          | \$ 313.00         |
| <i>Total:</i>          | <b>\$3,985.84</b> |

**Capital One Auto Finance,  
a division of Capital One, N.A.  
By Counsel: Mester & Schwartz, P.C.**

By: 

Jason Brett Schwartz, Esquire  
Mester & Schwartz, P.C.  
1917 Brown Street  
Philadelphia, PA 19130  
(267) 909-9036

DATED: 12/9/21

Seen and agreed to -- We hereby consent to the form and entry of the foregoing Order.

**Debtor: Alexis S. Lokey**

By Counsel for Debtor: Michael D. Sayles, Esquire

By: Michael D. Sayles

Michael D. Sayles, Esq.  
Sayles and Associates  
427 West Cheltenham Avenue, Suite #2  
Elkins Park, PA 19027  
(215) 635-2270

DATED:

**Chapter 13 Trustee**

By: /s/Ann Swartz

Scott F. Waterman, Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606  
(610) 779-1313

DATED: 12/9/2021

Please send copies to:

Michael D. Sayles, Esq.  
Sayles and Associates  
427 West Cheltenham Avenue, Suite #2  
Elkins Park, PA 19027

Alexis S. Lokey  
8523 Temple Road  
Philadelphia, PA 19150

Scott F. Waterman  
Chapter 13 Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606

Office of the U.S. Trustee  
200 Chestnut Street, Suite 502  
Philadelphia, PA 19106

Jason Brett Schwartz, Esquire  
Mester & Schwartz, P.C.  
1917 Brown Street  
Philadelphia, PA 19130